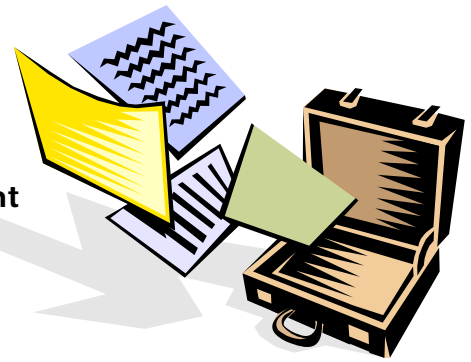


Opening A Bankruptcy Under The New Act

Revised 5/07

Since the inception of the reform act there are significant changes in what must be filed with the Court to open a Bankruptcy case.



This is a step by step guide detailing what to file in CM/ECF to open a bankruptcy correctly.

- A. File the initial petition, schedules, creditor list, verification to mailing matrix, statement of attorneys compensation & notice to individual consumer debtors either with case preparation software, or by preparing the PDF document and clicking on Bankruptcy/Open BK Case.
- B. The following documents are to be filed **either** by including them in the initial petition packet or, by filing them as a separate event.
 1. **Exhibit D - Statement of Compliance with Credit Counseling:**
National Form - Official Form 1, Exhibit D (10/06). The Certificate of Credit Counseling can be attached to Exhibit D and filed as a single PDF document. Bankruptcy/Miscellaneous-Other/Exhibit D - Statement of Compliance with Credit Counseling. Be certain that the date on the Certificate of Credit Counseling indicates that the counseling had been obtained within the 180 days prior to filing.
 2. **Means Test:** One of The following depending on Chapter and Type of Debtor.
National Form B22 A - Chapter 7 debtors with primarily consumer debt. File by clicking on Bankruptcy/Miscellaneous-Other/Chapter 7 Statement of Current Monthly Income and Means Test.
National Form B22 B - Chapter 11
Bankruptcy/ Miscellaneous-Other/Chapter 11 Statement of Current Monthly Income.
National Form B22 C - Chapter 13
File by clicking on Bankruptcy/Miscellaneous-Other/Chapter 13 Statement of Current Monthly Income and Disposable Income Calculation
 3. **Payment Advices and Certification:** Both the local form titled Payment Advices Certification and the employees' pay stubs for the previous 60 days. First, redact all social security numbers or other personal identifiers from the pay stubs. Format as a single PDF document if possible. File by clicking on Bankruptcy/Miscellaneous-Other/Payment Advices Certification
If no payment advices are available because a debtor did not receive any payments during any portion of the sixty days prior to filing, file the Payment Advices Certification.
- C. **Chapter 13 Plan (Where Applicable):** If this is a Chapter 13 Bankruptcy, the Plan should be filed at this point. Failure to do so will result in the plan not being mailed with the 341 notice and require the attorney to mail this out separately. File under Bankruptcy/Plan/Chapter 13 Plan.
- D. If case preparation software is not used, upload the creditor list under Bankruptcy/Creditor Maintenance/Upload a Creditor List File.
This file must be in ASCII file format as text extension (.txt).
- E. After filing these documents in the newly opened bankruptcy, finish by clicking on Bankruptcy/Judge-Trustee Assignment. This will assign a 341 time and a Judge to the case. If Multiple cases are being opened in the same day, this step may be done once after all the cases have been opened. This **MUST** be done prior to the close of the business day.
- F. Before the close of business be certain to pay for the cases filed. The payment screen can be accessed by clicking on Utilities/Internet Payments Due.
- G. If you have any further questions please feel free to email the CM/ECF help desk at cmecf@oknb.uscourts.gov or call 918-699-4072.